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AUTHOR	Coontz, Stephanie; Folbre, Nancy
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ABSTRACT

Marriage offers important social and economic benefits. Well-designed public policies could play a constructive role in helping couples develop the skills needed to develop healthy, sustainable relationships with each other and their children. It does not follow, however, that marriage promotion should be a significant component of anti-poverty policy. The current pro-marriage agenda in anti-poverty policy is misguided for the following reasons: (1) nonmarriage is often a result of poverty and economic insecurity rather than the other way around; (2) the quality and stability of marriages matters; (3) two-parent families are not immune from the economic stresses that put children at risk; and (4) single parenthood does not inevitably lead to poverty. Given the pressing need for improvements in basic social safety net programs and the threat of rising unemployment, it is unconscionable to reallocate already-inadequate Temporary Assistance for Needy Families funds to policies designed to promote marriage or provide a "marriage bonus." Well-designed programs to help individuals develop and improve family relationships should not be targeted to the poor. Public policies should not penalize marriage; neither should they provide economic bonuses or financial incentives for individuals to marry, especially at the cost of lowering resources available to children living with single mothers. (Contains 60 endnotes.) (MN)

Marriage, Poverty, and Public Policy

A Discussion Paper from the Council on Contemporary Families

Prepared for the Fifth Annual CCF Conference, April 26-28, 2002

by Stephanie Coontz and Nancy Folbre

One of the stated objectives of welfare legislation passed in 1996 was "to end dependence by promoting marriage." With this legislation coming up for re-authorization, many policy-makers want to devote more public resources to this goal, even if it requires cutting spending on cash benefits, child care, or job training. Some states, such as West Virginia, already use their funds to provide a special bonus to couples on public assistance who get married.1 In December 2001, more than fifty state legislators asked Congress to divert funds from existing programs into marriage education and incentive policies, earmarking dollars to encourage welfare recipients to marry and giving bonus money to states that increase marriage rates. On February 26, 2002, President Bush called for spending up to $300 million a year to promote marriage among poor people.2

Such proposals reflect the widespread assumption that failure to marry, rather than unemployment, poor education, and lack of affordable child care, is the primary cause of child poverty. Voices from both sides of the political spectrum urge us to get more women to the altar. Journalist Jonathan Rauch argues that "marriage is displacing both income and race as the great class divide of the new century."3 Robert Rector of the Heritage Foundation claims that "the sole reason that welfare exists is the collapse of marriage."4 In this briefing paper, we question both this explanation of poverty and the policy prescriptions that derive from it.

Marriage offers important social and economic benefits. Children who grow up with married parents generally enjoy a higher standard of living than those living in single-parent households. Two parents are usually better than one not only because they can bring home two paychecks, but also because they

can share responsibilities for child care. Marriage often leads to higher levels of paternal involvement than divorce, non-marriage, or cohabitation. Long-term commitments to provide love and support to one another are beneficial for adults, as well as children.

Public policies toward marriage could and should be improved.5 Taxes or benefit reductions that impose a marriage penalty on low-income couples are inappropriate and should be eliminated. Well designed public policies could play a constructive role in helping couples develop the skills they need to develop healthy and sustainable relationships with each other and their children. It does not follow, however, that marriage promotion should be a significant component of anti-poverty policy, or that public policies should provide a "bonus" to couples who marry.

The current pro-marriage agenda in anti-poverty policy is misguided for at least four reasons:

* Non-marriage is often a result of poverty and economic insecurity rather than the other way around.
* The quality and stability of marriages matters. Prodding couples into matrimony without helping them solve problems that make relationships precarious could leave them worse off.
* Two-parent families are not immune from the economic stresses that put children at risk. More than one third of all impoverished young children in the U.S. today live with two parents.
* Single parenthood does not inevitably lead to poverty. In countries with a more adequate social safety net than the United States, single parent families are much less likely to live in poverty. Even within the United States, single mothers with high levels of education fare relatively well.

In this briefing paper, we summarize recent empirical evidence concerning the relationship between marriage and poverty, and develop the four points above in more detail. We also emphasize the need to develop a larger anti-poverty program that provides the jobs, education, and child care that poor families need in order to move toward self-sufficiency.

The Economic Context

Children living with married parents generally fare better than others in terms of family income. In 2000, 6 percent of married couple families with children lived in poverty, compared to 33 percent of female householders with children.6 Mothers who never marry are more vulnerable to poverty than virtually any other group, including those who have been divorced.7

But the low income associated with single parenthood reflects many interrelated factors. Income is distributed far more unequally in the United States than in most other developed countries, making it difficult for low-wage workers (male or female)to support a family without a second income. Women who become single mothers are especially likely to have inadequate wages, both because of pre-existing disadvantages such as low educational attainment and work experience and because the shortage of publicly subsidized child care makes it difficult for them to work full time. In 2000, only 1.2 percent of children of single mothers with a college degree who worked full-time year round lived in poverty.8. For single mothers with some college working full-time, the poverty rate was less than 8 percent .9

Whether single or married, working parents face high child care costs that are seldom factored into calculations of poverty and income. Consider the situation of a single mother with two children working full-time, full year round at the minimum wage of $5.15 an hour, for an income of $10,712. If she files for and receives the maximum Earned Income Tax Credit, she can receive as much as $3,816 in public assistance. But the EITC phases out quickly if she earns much more than the minimum wage, and her child care costs are very high. Unless she is lucky enough to have a family member who can provide free child care, or to find a federally subsidized child care slot, more than 20 per cent of her income will

go to pay for child care.10 Federally subsidized child care remains quite limited. Most families who made a transition from welfare to employment in the 1990s did not receive a subsidy.11

The high cost of child care helps explain why the economic position of single parents has improved little in recent years despite significant increases in their hours of market work.12 It may also explain why single parents are likely to live in households with other adults who can share expenses with them. About 40 percent of births to single mothers take place among cohabitors, and much of the increase in nonmarital childbearing in recent years reflects this trend rather than an increase in among women living without a partner.13 The economic stress associated with reductions in welfare benefits over the past six years may have increased the pressure on single mothers to cohabit, often with partners who are unwilling or unlikely to marry.14

On both a symbolic and a practical level, marriage facilitates the income pooling and task sharing that allows parents to accommodate family needs.15 Not surprisingly, many low-income families consider marriage the ideal arrangement for child rearing.16 The Fragile Families and Child Welfare project currently underway in about twenty cities shows that about 50 per cent of unmarried parents of newborns live together and hope to marry at some point.17 Lower expectations among some couples were associated not with disinterest in marriage but with reports of drug or alcohol problems, physical violence, conflict and mistrust.18

The advantages of marriage, however, do not derive simply from having two names on a marriage certificate, and they cannot be acquired merely by going through a formality. Rather, they grow out of a long-term and economically sustainable commitment that many people feel is beyond their reach.

Causality Works Both Ways

Liking the abstract idea of marriage and being able to put together a stable marriage in real life are two very different things. Unemployment, low wages, and poverty discourage family formation and erode family stability, making it less likely that individuals will marry in the first place and more likely that their marriages will deteriorate. These economic factors have long-term as well as short-term effects, contributing to changes in social norms regarding marriage and family formation and exacerbating

distrust between men and women. These long-term effects help explain why African-Americans marry at much lower rates than other groups within the U.S. population. Poverty is a cause as well as a consequence of non-marriage and of marital disruption.19

Dan Lichter of Ohio State University puts it this way: "Marriage can be a pathway from poverty, but only if women are 'marriageable,' stay married, and marry well."20 Precisely because marriage offers economic advantages, individuals tend to seek potential spouses who have good earnings potential and to avoid marriage when they do not feel they or their potential mates can comfortably support a family. Ethnographic research shows that low-income women see economic stability on the part of a prospective partner as a necessary precondition for marriage.21 Not surprisingly, men increasingly use the same calculus. Rather than looking for someone they can "rescue" from poverty, employed men are much more likely to marry women who themselves have good employment prospects.22

Poor mothers who lack a high school degree and any regular employment history are not likely to fare very well in the so-called "marriage market." Teenage girls who live in areas of high unemployment and inferior schools are five to seven times more likely to become unwed parents than more fortunately situated teens.23 A study of the National Longitudinal Survey of Youth confirms that poor women, whatever their age, and regardless of whether or not they are or have ever been on welfare, are less likely to marry than women who are not poor. Among poor women, those who do not have jobs are less likely to marry than those who do.24

It is easy to spin a hypothetical scenario in which marrying off single mothers to an average male would raise family incomes and reduce poverty. But unmarried males, and especially unmarried males in impoverished neighborhoods, are not average. That is often the reason they are not married. Researchers from the Center for Research on Child Well-Being at Princeton University report results from the Fragile Families Survey showing that unmarried fathers were twice as likely as married ones to have a physical or psychological problem that interfered with their ability to find or keep a job, and several times more likely to abuse drugs or alcohol. More than 25 percent of unmarried fathers were not

employed when their child was born, compared to fewer than 10 percent of married fathers.25

Poor mothers tend to live in neighborhoods in which their potential marriage partners are also likely to be poorly educated and irregularly employed. Low-earning men are less likely to get married and more likely to divorce than men with higher earnings.26 Over the past thirty years, labor market opportunities for men with low levels of education have declined substantially.27 Several studies suggest that the decrease in real wages for low-income men during the 1980s and early 1990s contributed significantly to lower marriage rates in those years.28

This trend has been exacerbated by the high incarceration rates for men convicted of non-violent crimes, such as drug use. While in jail, these men are not available for women to marry and their diminished job prospects after release permanently impair their marriageability. High rates of incarceration among black males, combined with high rates of mortality, have led to a decidedly tilted sex ratio within the African-American population, and a resulting scarcity of marriageable men.29 One study of the marriage market in the 1980s found that at age 25 there were three unmarried black women for every black man who had adequate earnings.30 As Ron Mincy of Columbia University emphasizes, simple pro-marriage policies are likely to offer less benefit to African-Americans families than policies encouraging responsible fatherhood and paternal engagement.31

In short, the notion that we could end child poverty by marrying off impoverished women does not take into account the realities of life among the population most likely to be poor. It is based on abstract scenarios that ignore the many ways in which poverty diminishes people's ability to build and sustain stable family relationships.

Quality Matters

Happy, healthy, stable marriages offer important benefits to adults and children. But not all marriages fit this description. Marital distress leads to harsh and inconsistent parenting, whether or not parents stay together. Studies show that a marriage marked by conflict, jealousy and anger is often worse for

children's well-being than divorce or residence from birth in a stable single-parent family.32 For instance, research shows that while children born to teenagers who were already married do better than children born to never-married teens, children born to teen parents who married *after* the birth do worse on some measures, probably because of the high conflict that accompanies marriages entered into with ambivalence or under pressure.Some research suggests that, among low-income African-American families, children from single-parent homes show higher educational achievement than their counterparts from two-parent homes.33

The idea that marriage can solve the problems of children in impoverished families ignores the complex realities of these families. The Fragile Families study shows that many low-income parents of new born children already have children from previous relationships. Thus, their marriages would not create idealized biological families, but rather blended families in which child support enforcement and negotiation among stepparents would complicate relationships.34 A recent study of families in poor neighborhoods in Boston, Chicago and San Antonio also reveals complex patterns of cohabitation and coparenting.35

Marriage to a stepfather may improve a mother's economic situation, but it does not necessarily improve outcomes for children and in some cases leads to more problems than continued residence in a stable single-parent family. Even if programs succeed in getting first-time parents married, there is no guarantee that the couples will stay married. Research shows that marriages contracted in the 1960s in order to "legitimate" a child were highly likely to end in divorce.36 Multiple transitions in and out of marriage are worse for children psychologically than residence in the same kind of family, whatever its form, over long periods of time.37

Women and children in economically precarious situations are particularly vulnerable to domestic violence.38 While it may be true that cohabiting couples are more prone to violence than married couples, this is probably because of what social scientists call a "selection effect": People in non-abusive relationships are more likely to get married. Encouraging women in an unstable cohabiting relationship

to marry their partners would not necessarily protect them or their children. Indeed, the first serious violent episode in an unstable relationship sometimes occurs only after the couple has made a formal commitment.39

Even when it does not take a violent form, bad fathering can be worse than no fathering. For instance, the National Center on Addiction and Substance Abuse at Columbia University found that while teens in two-parent families are, on average, much less likely to abuse drugs or alcohol than teens in one-parent ones, teens in two-parent families who have a poor to fair relationship with their father are *more* likely to do so than teens in the average one-parent family.40

Furthermore, even good marriages are vulnerable to dissolution. The current risks of a marriage ending in divorce are quite high, although they have come down from their peak in 1979-81. It is now estimated that approximately 40 percent of marriages will end in divorce, and the risk of divorce is elevated among people with low income and insecure jobs. Sociologist Scott South calculates that every time the unemployment rate rises by 1 percent, approximately 10,000 extra divorces occur.41 Comparing the income of single-parent families and married- couple families in any particular year leads to an overly optimistic assessment of the benefits of marriage, because it ignores the possibility of marital dissolution.

Marriage may provide a temporary improvement in a woman's economic prospects without conferring any secure, long-term protection for her children. Indeed, if marriage encourages mothers to withdraw time from paid employment, this can lower their future earnings and increase the wage penalty that they incur from motherhood itself.42

Two Parent Families Are Also Under Stress

Poverty among children is not confined to single-parent families. In 2000, about 38% of all poor young children lived in two-parent homes.43 These families have been largely overlooked in the debates over anti-poverty programs and marriage. Indeed, the campaign to increase marriage has overlooked one of

the most important public policy issues facing the United States: the growing economic gap between parents, whether married or unmarried, and non-parents.

The costs of raising children have increased in recent years, partly because of the expansion of opportunities for women in the labor market and partly because of the longer time children spend in school. The lack of public support for parenting has also contributed to a worsening of the economic position of parents relative to non-parents.44 Unlike other advanced industrial countries, the United States fails to provide paid family leaves for parents, and levels of publicly subsidized support for child care remain comparatively low. Most employment practices penalize workers who take time away from paid responsibilities to provide family care.45 The high cost of parenting in this country helps explain many of the economic disadvantages that women face relative to men.46 It may also help explain why many men are reluctant to embrace paternal responsibilities.

The Need for a Better Social Safety Net

The association of single parenthood with poverty is not inevitable. In Canada and France, single mothers – and children in general – are far less likely to live in poverty. Sweden and Denmark, with higher rates of out-of-wedlock births, have much lower rates of child poverty and hunger than does the United States. The reason for the difference is simple: These countries devote a greater percentage of their resources to assisting families with children than we do.47 Similarly, dramatic differences in child poverty rates within our country reflect differences in tax, child care, and income assistance policies across states.48

Fans of the 1996 welfare reform law point to a dramatic decline in the welfare rolls since its enactment. Much of this decline is attributable to the economic boom and resulting low unemployment rates of the late 1990s. Despite promises that work requirements and time limits would lead to a more generous package of assistance for those who "followed the rules," cash benefits have declined. Between 1994 and 1999, the real value of maximum benefits fell in most states, with an overall decline in inflation-adjusted value of about 11 per cent.49 Average benefits declined even more, as recipients increased

their earnings. Indeed, the declining value of benefits is another reason why caseloads have fallen.50

Punitive attitudes, as well as time limits, have discouraged many eligible families from applying for assistance. The Census Bureau estimates that less than 30 per cent of children in poverty resided in a family that received cash public assistance in 1998.51 Take-up rates for Food Stamps and Medicaid have declined in recent years.52 The implementation of the new Children's Health Insurance program has been quite uneven. As a result, states have saved money, but many children have gone without the food or medical care they needed. Public support for child care increased on both the federal and the state level. Still, most families who made a transition from welfare to work in the late 1990s did not receive a subsidy.53

During the economic boom of the late 1990s, increases in earnings among single parents helped make up for declining welfare benefits. As a result, poverty rates among children declined from a high of about 21 per cent in 1996 to about 16 per cent in 2000.54 But these figures do not take into account the costs of child care and other work-related expenses, and they offer little hope for the future of children in low-income families as unemployment rates once again begin to climb.55

The most important federal policy promoting the welfare of low income families is currently the Earned Income Tax Credit (EITC), a fully refundable tax credit aimed at low-income families with children. Because benefits are closely tied to earnings, and phase out steeply after family income reaches $12,460, the EITC imposes a significant penalty on two-earner married couples, who are less likely to benefit from it than either single parent families or married couples with a spouse at home. This penalty is unfair and should be eliminated.

Other problems with the EITC, however, should be addressed at the same time. Families with two children receive the maximum benefit, which means that low-income families with three or more children do not receive any additional assistance. More than a third of all children in the country live in families with three or more children. Partly as a result of limited EITC coverage, these families are

prone to significantly higher poverty rates.556 Furthermore, the EITC is phased out in ways that penalize middle income families, who currently enjoy less public support for child rearing than the affluent.57 An expanded unified tax credit for families with children could address this problem.58

Given the pressing need for improvements in basic social safety net programs and the threat of rising unemployment, it is unconscionable to reallocate already inadequate Temporary Assistance to Needy Families (TANF) funds to policies designed to promote marriage or provide a "marriage bonus." There is little evidence that such policies would in fact increase marriage rates or reduce poverty among children. Indeed, the main effect of marriage bonuses would probably be to impose a "non-marriage" penalty that would have a particularly negative impact on African-American children, who are significantly less likely to live with married parents than either whites or Hispanics.59 As Julianne Malveaux points out in her discussion of the Bush proposal, "a mere $100 million can be considered chump change. But the chump who could have been changed is the unemployed worker who misses out on job training because some folks find those programs–but not marriage-promotion programs–a waste."60

Well-designed programs to help individuals develop and improve family relationships may be a good idea. However, they should not be targeted to the poor, but integrated into a larger provision of public health services, or built into existing health insurance programs (mandating, for instance, that both public and private health insurance cover family counseling). Such programs also should not be limited to couples who are married or planning to marry. Fathers and step-fathers who are not living with their biological children also need guidance and encouragement to develop healthy, nurturing relationships. Gay and lesbian families–who are currently legally prohibited from marriage--also merit assistance.

Public policies should not penalize marriage. Neither should they provide an economic bonus or financial incentive to individuals to marry, especially at the cost of lowering the resources available to children living with single mothers.Such a diversion of resources from public assistance programs

penalizes the children of unmarried parents without guaranteeing good outcomes for the children of people who *are* married. A variety of public policies could help strengthen families and reduce poverty among all children, including a broadening of the Earned Income Tax Credit, expansion of publicly subsidized child care, efforts to promote responsible fatherhood, improvements in public education and job training, and efforts to reduce income inequality and pay discrimination. Unlike some of the pro-marriage policies now under consideration, these policies would benefit couples who wish to marry but would not pressure women to enter or remain in intimate relationships they would not otherwise choose.

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